IWM ADVISORY, LLC

Doing business as Innovative Wealth Management

Client Financial Privacy Notice

Our commitment

IWM Advisory, LLC, doing business as Innovative Wealth Management ("IWM"), respects the privacy of clients and former clients. We collect and use nonpublic personal information to provide investment advisory and related financial services and protect that information using reasonable safeguards.

Information we collect

We collect information you provide in applications, questionnaires, conversations, and forms, such as contact information, identifying information, financial circumstances, investment goals, and insurance needs. We also receive information about accounts and transactions from custodians and other authorized sources.

Why and with whom we share information

We may share information to process transactions, maintain accounts, administer our advisory services, comply with law, and respond to your requests. Recipients may include custodians such as Charles Schwab and Altruist, and vendors that support our operations. When you request insurance services, we may share information needed for quotes, applications, or servicing with insurance carriers and appropriate intermediaries for annuities, Medicare-related insurance, life insurance, and other requested coverage. With your permission, we may share relevant information with elder-law attorneys or other professional advisers. We may also disclose information when permitted or required by law.

Marketing and limits on sharing

IWM does not sell nonpublic personal information or share it with unrelated third parties for their independent marketing purposes, based on the firm practices described for this draft. This statement and any affiliate or joint-marketing disclosures must be confirmed before distribution. Any applicable rights to limit sharing will be provided as required by law.

How we protect information

We restrict access to information to personnel and service providers who need it to perform their work and maintain administrative, physical, and technical safeguards designed to protect it. No security measure eliminates all risk.

Former clients

We continue to protect information about former clients and disclose it only as permitted or required by law.

Website and electronic communications

Our website or its service providers may collect technical usage information. Please do not send sensitive financial, account, or identification information through ordinary email or unsecured web forms. Website cookies and analytics practices should be confirmed before this notice is posted online.

Changes and questions

We may revise this notice and provide updated notices when required. For questions about our privacy practices, contact IWM Advisory, LLC, d/b/a Innovative Wealth Management, 35 Nutmeg Drive, Suite M275, Trumbull, CT 06611; (203) 693-1172; www.iwmadvisory.com.